

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No. : 10/671,001 Confirmation No.: 4524  
Filed : September 25, 2003  
Applicant : Belyi et al.  
Title : **Data Validation Systems and Methods for Financial Transactions**  
TC/AU : 3693  
Examiner : Irene S. Kang  
Docket No. : 34250-0838  
Customer No. : 29052

AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION

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Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Madam:

Responsive to the final Office Action mailed May 21, 2008, Attorney for the Assignee submits the following amendments and remarks. In light of these amendments and remarks, Attorney for the Assignee respectfully asserts that all of the claims of the patent application are patentable, and that the application by allowed.

**Amendments to the Claims** are reflected in the listing of claims, which begins on page 2 of this paper.

**Remarks** begin on page 13 of this paper.

**Conclusion** begins on page 16 of this paper.

Certificate of Electronic Delivery

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I hereby certify that this correspondence is being electronically filed with the Commissioner for Patents, Mail Stop:  
Amendment on **July 21, 2008**.

  
Eva N. Mukasa